

**Information to identify the case:**

Debtor 1	<b>Gavin Singh</b>	Social Security number or ITIN	xxx-xx-3976
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-11717-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Gavin Singh

6/12/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gavin Singh  
 Debtor

Case No. 18-11717-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 11

Date Rcvd: Jun 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2018.

db	Gavin Singh, 36 Welsford Way, Westampton, NJ 08060-6727
517302476	Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
517302477	Exclusive Jets, LLC, c/o Sherman Sivlerstein, 308 Harper Dr Ste 200, Moorestown, NJ 08057-3245
517302480	MCM Midland Credit Management, Inc., PO Box 2001, Warren, MI 48090-2001
517302481	Specialized Loan Sevicng LLC, PO Box 105219, Atlanta, GA 30348-5219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 12 2018 22:41:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 12 2018 22:40:57 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517302475	EDI: AMEREXPR.COM Jun 13 2018 02:28:00 Amex, PO Box 981537, El Paso, TX 79998-1537
517302478	E-mail/Text: bk@lendingclub.com Jun 12 2018 22:41:21 Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
517302479	EDI: RESURGENT.COM Jun 13 2018 02:28:00 Lvnv Funding LLC, PO Box 1269, Greenville, SC 29602-1269
517302482	EDI: BLUESTEM Jun 13 2018 02:28:00 WEBBANK, 215 S State St Ste 1000, Salt Lake City, UT 84111-2336

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2018 at the address(es) listed below:

Daniel E Straffi	on behalf of Trustee Daniel E Straffi	bktrustee@straffilaw.com,
G25938@notify.cincompass.com;	familyclient@straffilaw.com;	bktrustee@straffilaw.com
Daniel E Straffi	dstraffil@comcast.net,	
G25938@notify.cincompass.com;	familyclient@straffilaw.com;	bktrustee@straffilaw.com
Kevin Gordon McDonald	on behalf of Creditor	THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2007-8CB)
kmcdonald@kmlawgroup.com,	bkgroup@kmlawgroup.com	
Travis J. Richards	on behalf of Debtor Gavin Singh	richardslegal@yahoo.com,
G19226@notify.cincompass.com,	travis.richards@yahoo.com	
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 5